

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re:

MACKI, ALBERT K
MACKI, KAREN L

§
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§
§
§
§

Case No. 09-73028

Debtor(s)

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 07/22/2009 . The undersigned trustee was appointed on 07/22/2009 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 8,001.05

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	0.00
Other payments to creditors	0.00
Non-estate funds paid to 3 rd Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00

Leaving a balance on hand of¹ \$ 8,001.05

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 11/29/2010 and the deadline for filing governmental claims was 11/29/2010 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 1,550.11 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 1,550.11 , for a total compensation of \$ 1,550.11 ² . In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 0.00 , for total expenses of \$ 0.00 ² .

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 02/17/2011 By: /s/DANIEL M. DONAHUE
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 1

Case No: 09-73028 MLB Judge: MANUEL BARBOSA
Case Name: MACKI, ALBERT K
MACKI, KAREN L
For Period Ending: 02/17/11

Trustee Name: DANIEL M. DONAHUE
Date Filed (f) or Converted (c): 07/22/09 (f)
341(a) Meeting Date: 09/03/09
Claims Bar Date: 11/29/10

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Resided - 6135 Green Needle Drive.	124,000.00	0.00	DA	0.00	FA
2. Cash	140.00	0.00	DA	0.00	FA
3. Checking - Alpine Bank and First Community Credit	1,200.00	0.00	DA	0.00	FA
4. HHGS/furnishings	2,500.00	0.00	DA	0.00	FA
5. Books, pictures - normal complement	1,500.00	0.00	DA	0.00	FA
6. Wearing apparel - normal complement	2,000.00	0.00	DA	0.00	FA
7. Jewelry - normal complement	1,000.00	0.00	DA	0.00	FA
8. sporting equipment/hobby	300.00	0.00	DA	0.00	FA
9. IRA/pension	10,800.00	0.00	DA	0.00	FA
10. 1999 Peterbilt 379 (w/related ????)	8,000.00	0.00		8,000.00	FA
11. 2001 Ford Ranger	3,000.00	0.00	DA	0.00	FA
12. 2005 Kia Amanti	6,400.00	0.00	DA	0.00	FA
13. (2) computers	750.00	0.00	DA	0.00	FA
14. Post-Petition Interest Deposits (u)	Unknown	0.00		1.05	FA

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$161,590.00	\$0.00	\$8,001.05	\$0.00
				(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Nothing further remains to be done.

Initial Projected Date of Final Report (TFR): 03/01/11

Current Projected Date of Final Report (TFR): 05/01/11

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

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Exhibit B

Case No: 09-73028 -MLB
Case Name: MACKI, ALBERT K
MACKI, KAREN L
Taxpayer ID No: *****4055
For Period Ending: 02/17/11

Trustee Name: DANIEL M. DONAHUE
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****1813 Money Market Account (Interest Earn

Blanket Bond (per case limit): \$ 1,500,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
08/26/10	10	ALBERT AND KAREN MACKI 6135 GREEN NEEDLE DR LOVES PARK, IL 61111-7123	INTEREST IN 1999 PETERBILT	1129-000	8,000.00		8,000.00
08/31/10	14	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.01		8,000.01
09/30/10	14	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.20		8,000.21
10/29/10	14	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.20		8,000.41
11/30/10	14	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.20		8,000.61
12/31/10	14	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.20		8,000.81
01/31/11	14	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.20		8,001.01
02/17/11	14	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.04		8,001.05
02/17/11		Transfer to Acct #*****3396	Final Posting Transfer	9999-000		8,001.05	0.00

COLUMN TOTALS	8,001.05	8,001.05	0.00
Less: Bank Transfers/CD's	0.00	8,001.05	
Subtotal	8,001.05	0.00	
Less: Payments to Debtors		0.00	
Net	8,001.05	0.00	

Page Subtotals 8,001.05 8,001.05

FORM 2

Page: 2
Exhibit B

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-73028 -MLB
Case Name: MACKI, ALBERT K
MACKI, KAREN L
Taxpayer ID No: *****4055
For Period Ending: 02/17/11

Trustee Name: DANIEL M. DONAHUE
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****3396 GENERAL CHECKING

Blanket Bond (per case limit): \$ 1,500,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
02/17/11		Transfer from Acct #*****1813	BALANCE FORWARD Transfer In From MMA Account	9999-000	8,001.05		0.00 8,001.05

COLUMN TOTALS	8,001.05	0.00	8,001.05
Less: Bank Transfers/CD's	8,001.05	0.00	
Subtotal	0.00	0.00	
Less: Payments to Debtors		0.00	
Net	0.00	0.00	

	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
TOTAL - ALL ACCOUNTS			
Money Market Account (Interest Earn - *****1813	8,001.05	0.00	0.00
GENERAL CHECKING - *****3396	0.00	0.00	8,001.05
	8,001.05	0.00	8,001.05
(Excludes Account Transfers)		(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 8,001.05 0.00

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Case Number: 09-73028		Page 1		Date: February 17, 2011		
Debtor Name: MACKI, ALBERT K		Claim Class Sequence				
Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
001 3110-00	MCGREEVY WILLIAMS	Administrative		\$2,383.00	\$0.00	\$2,383.00
001 3120-00	MCGREEVY WILLIAMS	Administrative		\$76.76	\$0.00	\$76.76
000009B 058 5800-00	Department of the Treasury Internal Revenue Service P.O. Box 21126 Philadelphia, PA 19114	Priority		\$12,706.29	\$0.00	\$12,706.29
000001 070 7100-00	Carlson Orthopedic Clinic 1848 Daimler Road Rockford, IL 61112-1019	Unsecured		\$22,702.34	\$0.00	\$22,702.34
000002	Carlson Orthopedic Clinic 1848 Daimler Road Rockford, IL 61112-1019	Unsecured		\$22,702.34	\$0.00	\$22,702.34
000003 070 7100-00	Attorney Terry Hoss P.O. Box 449 Cherry Valley, IL 61016	Unsecured		\$4,455.00	\$0.00	\$4,455.00
000004 070 7100-00	Attorney Terry Hoss P.O. Box 449 Cherry Valley, IL 61016	Unsecured		\$77.00	\$0.00	\$77.00
000005	Carlson Orthopedic Clinic 1848 Daimler Road Rockford, IL 61112-1019	Unsecured		\$22,702.34	\$0.00	\$22,702.34
000006 070 7100-00	Chase Bank USA NA PO BOX 15145 Wilmington, DE 19850-5145	Unsecured		\$2,622.40	\$0.00	\$2,622.40
000007 070 7100-00	Chase Bank USA, N.A c/o Creditors Bankruptcy Service P O Box 740933 Dallas, Tx 75374	Unsecured		\$1,678.19	\$0.00	\$1,678.19
000008 070 7100-00	OSF Saint Anthony Medical Center c/o Attorney Victoria R. Glidden Hinshaw & Culbertson LLP P.O. Box 1389 Rockford, IL 61105-1389	Unsecured		\$78,713.55	\$0.00	\$78,713.55
000009A 070 7100-00	Department of the Treasury Internal Revenue Service P.O. Box 21126 Philadelphia, PA 19114	Unsecured		\$385.73	\$0.00	\$385.73

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Case Number: 09-73028		Page 2		Date: February 17, 2011		
Debtor Name: MACKI, ALBERT K		Claim Class Sequence				
Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
000010 070 7100-00	GE Money Bank c/o Recovery Management Systems Corporat 25 SE 2nd Ave Suite 1120 Miami FL 33131-1605	Unsecured		\$2,259.30	\$0.00	\$2,259.30
000011	OSF St. Anthony Medical Center 5666 East State Street Rockford, IL 61108	Unsecured		\$78,713.55	\$0.00	\$78,713.55
000012 070 7100-00	Rockford Mercantile Agency Inc 2502 south Alpine Road Rockford Illinois 61108	Unsecured		\$1,297.40	\$0.00	\$1,297.40
Case Totals:				\$253,475.19	\$0.00	\$253,475.19

Code #: Trustee's Claim Number, Priority Code, Claim Type

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 09-73028

Case Name: MACKI, ALBERT K

MACKI, KAREN L

Trustee Name: DANIEL M. DONAHUE

Balance on hand \$ 8,001.05

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: DANIEL M. DONAHUE	\$ 1,550.11	\$ 0.00	\$ 1,550.11
Attorney for Trustee Fees: MCGREEVY WILLIAMS	\$ 2,383.00	\$ 0.00	\$ 2,383.00
Attorney for Trustee Expenses: MCGREEVY WILLIAMS	\$ 76.76	\$ 0.00	\$ 76.76

Total to be paid for chapter 7 administrative expenses \$ 4,009.87

Remaining Balance \$ 3,991.18

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 12,706.29 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000009B	Department of the Treasury	\$ 12,706.29	\$ 0.00	\$ 3,991.18

Total to be paid to priority creditors \$ 3,991.18

Remaining Balance \$ 0.00

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 114,190.91 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001	Carlson Orthopedic Clinic	\$ 22,702.34	\$ 0.00	\$ 0.00
000003	Attorney Terry Hoss	\$ 4,455.00	\$ 0.00	\$ 0.00
000004	Attorney Terry Hoss	\$ 77.00	\$ 0.00	\$ 0.00
000006	Chase Bank USA NA	\$ 2,622.40	\$ 0.00	\$ 0.00
000007	Chase Bank USA,N.A	\$ 1,678.19	\$ 0.00	\$ 0.00
000008	OSF Saint Anthony Medical Center	\$ 78,713.55	\$ 0.00	\$ 0.00
000009A	Department of the Treasury	\$ 385.73	\$ 0.00	\$ 0.00
000010	GE Money Bank	\$ 2,259.30	\$ 0.00	\$ 0.00
000012	Rockford Mercantile Agency Inc	\$ 1,297.40	\$ 0.00	\$ 0.00

Total to be paid to timely general unsecured creditors \$ 0.00

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Summary of Professional Fees

Professional		Previous Allowances	Pending Applications	Total Fees And Expenses
<u>Trustee's Attorney</u>				
McGreevy Williams	<i>Fees</i>	\$0.00	\$2,383.00	\$2,383.00
	<i>Expenses</i>	\$0.00	\$76.76	\$76.76
<u>Trustee's Accountants</u>				
None	<i>Fees</i>	\$0.00	\$0.00	\$0.00
	<i>Expenses</i>	\$0.00	\$0.00	\$0.00
<u>Other Professionals</u>				
None	<i>Fees</i>	\$0.00	\$0.00	\$0.00
	<i>Expenses</i>	\$0.00	\$0.00	\$0.00
Totals	<i>Fees</i>	\$0.00	\$2,383.00	\$2,383.00
	<i>Expenses</i>	\$0.00	\$76.76	\$76.76
		\$0.00	\$2,459.76	\$2,459.76